In the Claims

Please cancel claims 1-22 without prejudice and add claims 23-89 submitted in a clean form as follows:

receiving; over a computer network, seller registration information for a disbursement instrument;

providing, over the computer network the seller with a first plurality of payment instrument types;

receiving over the computer network, a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types;

receiving, over the computer network, a referral for payment processing;

receiving, over the computer network buyer registration information of a payment instrument corresponding to one of the second plurality of payment instrument types;

receiving; over the computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the disbursement instrument.

- 24. (new) The method of claim 23, further comprising the step of allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.
- 25. (new) The method of claim 24, wherein the additional charge comprises sales tax.
- 26. (new) The method of claim 24, wherein the additional charge comprises shipping costs.
- 27. (new) The method of claim 24, wherein the additional charge comprises handling costs.



- 28. (new) The method of claim 23, further comprising the steps of:
 receiving underwriting assessment information from the seller; and
 based upon consideration of the underwriting assessment information, approving the
 seller to offer the second plurality of payment instrument types.
- 29. (new) The method of claim 28, wherein the step of approving the seller to offer the second plurality of payment instrument types comprises placing the seller into a tiered risk category.
- 30. (new) The method of claim 29, further comprising the step of displaying to the buyer the tiered risk category of the seller.
- 31. (new) The method of claim 28, wherein approving the seller to offer the second plurality of payment instrument types comprises a separate approval process for each payment instrument type.
- 32. (new) The method of claim 23, wherein the step of receiving a referral comprises branding the payment enabler similar to a requesting web site that provided a referral to create an appearance that the payment enabler is operated by the requesting web site.
- 33. (new) The method of claim 23, further comprising providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.
- 34. (new) The method of claim 33, further comprising assigning a unique reference number to a transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.
- 35. (new) The method of claim 23, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.



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- 36. (new) The method of claim 23, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.
- 37. (new) The method of claim 23, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.
- 38. (new) A computer-implemented method for enabling payment of a transaction between a buyer and a seller through a payment enabler, comprising the steps of:

receiving, over a computer network seller registration information for a disbursement instrument:

providing, over the computer network, the seller with a first plurality of payment instrument types;

receiving, over the computer network, a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types as to define selected payment types;

receiving underwriting assessment information from the seller;

based upon consideration of the underwriting assessment information, separately approving each of the selected payment instrument types as to define approved payment instrument types;

displaying the approved payment instrument types to the buyer;

receiving, over the computer network, a referral for payment processing of the transaction;

receiving, over the computer network, buyer registration information of a payment instrument corresponding to one of the approved payment instrument types;

receiving, over the computer network, a command to transfer an amount of money corresponding to a payment

ordering; a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the disbursement instrument.



- 39. (new) The method of claim 38, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.
- 40. (new) The method of claim 39, wherein the additional charge comprises sales tax.
- 41 (new) The method of claim 39, wherein the additional charge comprises shipping costs.
- 42. (new) The method of claim 39, wherein the additional charge comprises handling costs.
- 43. (new) The method of claim 38, further comprising the step of displaying to the buyer a tiered risk category of the seller.
- 44. (new) The method of claim 38, wherein the step of receiving a referral comprises branding the payment enabler similar to a requesting web site that provided the referral to create an appearance that the payment enabler is operated by the requesting web site.
- 45. (new) The method of claim 38, further comprising providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.
- 46. (new) The method of claim 38, further comprising assigning a unique reference number to a transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.
- 47. (new) The method of claim 38, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.





- 48. (new) The method of claim 38, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.
- 49. (new) The method of claim 38, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.

receiving, over a computer network, seller registration information for a disbursement instrument:

receiving underwriting assessment information from the seller;

based upon consideration of the underwriting assessment information, placing the seller into a tiered risk category;

based upon the tiered risk category, determining a maximum amount of money the seller can receive through a payment instrument for a single transaction;

receiving, over the computer network, a referral for payment processing of the transaction;

receiving, over the computer network, buyer registration information of a payment instrument;

determining if the transaction is under the maximum amount of money for a single transaction;

if the transaction is under the maximum amount of money for a single transaction, then perform the following steps:

receiving, over the computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument, and

ordering a second transfer of a disbursement amount of money to the seller through the disbursement instrument.

if the transaction is not under the maximum amount of money for a single transaction, then not allow processing of the transaction.



- 51. (new) The method of claim 50, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.
- 52. (new) The method of claim 51, wherein the additional charge comprises sales tax.
- 53. (new) The method of claim 51, wherein the additional charge comprises shipping costs.
- 54. (new) The method of claim 51, wherein the additional charge comprises handling costs.
- 55. (new) The method of claim 50, wherein the step of receiving the referral comprises branding the payment enabler similar to a requesting web site that provided the referral to create an appearance that the payment enabler is operated by the requesting web site.
- 56. (new) The method of claim 50, further comprising providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.
- 57. (new) The method of claim 50, further comprising assigning a unique reference number to a transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.
- 58. (new) The method of claim 50, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.
- 59. (new) The method of claim 50, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.
- 60. (new) The method of claim 50, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.



receiving, over a computer network, sedler registration information for a plurality of disbursement instruments;

receiving, over the computer network, a referral for payment processing of the transaction;

receiving, over a computer network, buyer registration information for a payment instrument;

receiving, over a computer network, a selected disbursement instrument from the plurality of disbursement instruments;

receiving, over a computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the selected disbursement instrument.

- 62. (new) The method of claim 61, further comprising allowing the seller to define an additional charge to be added to a safe price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.
- 63. (new) The method of claim 62, wherein the additional charge comprises sales tax.
- 64. (new) The method of claim 62, wherein the additional charge comprises shipping costs.
- 65. (new) The method of claim 62, wherein the additional charge comprises handling costs.
- 66. (new) The method of claim 61, further comprising the steps of:
 receiving underwriting assessment information from the seller; and
 based upon consideration of the underwriting assessment information, approving the
 seller to accept the payment instrument.



- 67. (new) The method of claim 66, wherein the step of approving the seller to accept payment instrument comprises placing the seller into a tiered risk category.
- 68. (new) The method of claim 67, further comprising the step of displaying to the buyer the tiered risk category of the seller.
- 69. (new) The method of claim 61, wherein the step of receiving the referral comprises branding the payment enabler similar to a requesting web site that provided the referral to create an appearance that the payment enabler is operated by the requesting web site.
- 70. (new) The method of claim 61, further comprising the step of providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.
- 71. (new) The method of claim 61, further comprising the step of assigning a unique reference number to a transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.
- 72. (new) The method of claim 61, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.
- 73. (new) The method of claim 61, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.
- 74. (new) The method of claim 61, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.



receiving, over a computer network, seller registration information for a disbursement instrument;

receiving, over the computer network, a referral from a requesting web site for payment processing of the transaction;

branding the payment enabler similar to the requesting web site to create an appearance that the payment enabler is operated by the requesting web site;

receiving, over the computer network, buyer registration information for a payment instrument;

receiving, over the computer network, a command to transfer an amount of money corresponding to a payment;

ordering a transfer of the amount of money corresponding to the payment through the payment instrument; and

ordering a second transfer of a disbursement amount of money to the seller through the disbursement instrument.

- 76. (new) The method of claim 75, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.
- 77. (new) The method of claim 76 wherein the additional charge comprises sales tax.
- 78. (new) The method of claim 76, wherein the additional charge comprises shipping costs.
- 79. (new) The method of claim 76, wherein the additional charge comprises handling costs.
- 80. (new) The method of claim 75, further comprising:

 receiving underwriting assessment information from the seller, and
 based upon consideration of the underwriting assessment information, approving the
 seller to accept payment instrument.



- 81. (new) The method of claim 80, wherein approving the seller to accept payment instrument comprises placing the seller into a tiered risk category.
- 82. (new) The method of claim 81, further comprising the step of displaying to the buyer the tiered risk category of the seller.
- 83. (new) The method of claim 75 further comprising the step of providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.
- 84. (new) The method of claim 75, further comprising the step of assigning a unique reference number to the transaction so that the seller can refer to the transaction without knowledge of the buyer registration information for the payment instrument.
- 85. (new) The method of claim 75, further comprising:
 receiving a request from the buyer for information about the seller; and
 providing the buyer with the information about the seller.
- 86. (new) The method of claim 85, wherein the information about the seller comprises information about prior transactions of the seller.
- 87. (new) The method of claim 75, wherein the step of receiving buyer registration information of the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction.
- 88. (new) The method of claim 75, wherein the step of receiving buyer registration information of the payment instrument occurs statically before the buyer and the seller agree upon the transaction.
- 89. (new) The method of claim 75, further wherein the step of receiving the referral for payment processing comprises receiving the referral from a transaction facilitator.

